

Stanley eyes \$500M N. Britain tech park

By Matt Pilon

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Stanley Black & Decker hopes to redevelop its legacy manufacturing properties in New Britain into a state-of-the-art technology park that could include \$500 million in capital investment, the Hartford Business Journal has learned.

The plans, developed quietly over the past eight years and revealed in detailed bidding documents submitted to state officials

in May, show a state-of-the-art data facility to be powered by nearly 20 megawatts of Doosan fuel cells and low-cost hydropower from a Stanley-owned utility company in Farmington.

Developers hope the data center will be a draw for big data users like ESPN, UConn, Yale and others, and that it would spur some companies to relocate operations to as many as four retrofitted New Britain buildings

Continued on page 16



RENDERING | CONTRIBUTED

Developers want to turn this legacy Stanley Works building in New Britain into a state-of-the-art data center.



Innovation Lift

Farmington-based Otis Elevator, which during its 163 years in business has built on a culture of innovation to refine its passenger/cargo elevators and escalators, is in the midst of a digital transformation. **PG. 3**



FOCUS: BANKING & FINANCE

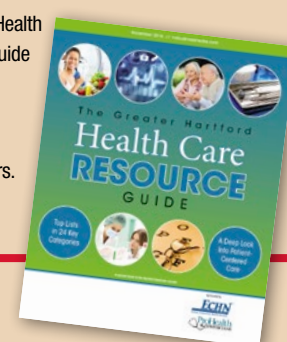
Relationship Building

Find out how Connecticut banks are using financial literacy programs to educate the public and establish ties with new potential customers. **PG.8**

SPECIAL INSERT

Health Care Resource Guide

HBJ's inaugural Health Care Resource Guide provides key information to individual and B-to-B consumers.



Index

- Week in Review: **PG. 6**
- The List: **PG. 10**
- Deal Watch: **PG. 11**
- Movers & Shakers: **PG. 18**
- Nonprofit Notebook: **PG. 19**
- Opinion & Commentary: **PG. 20**

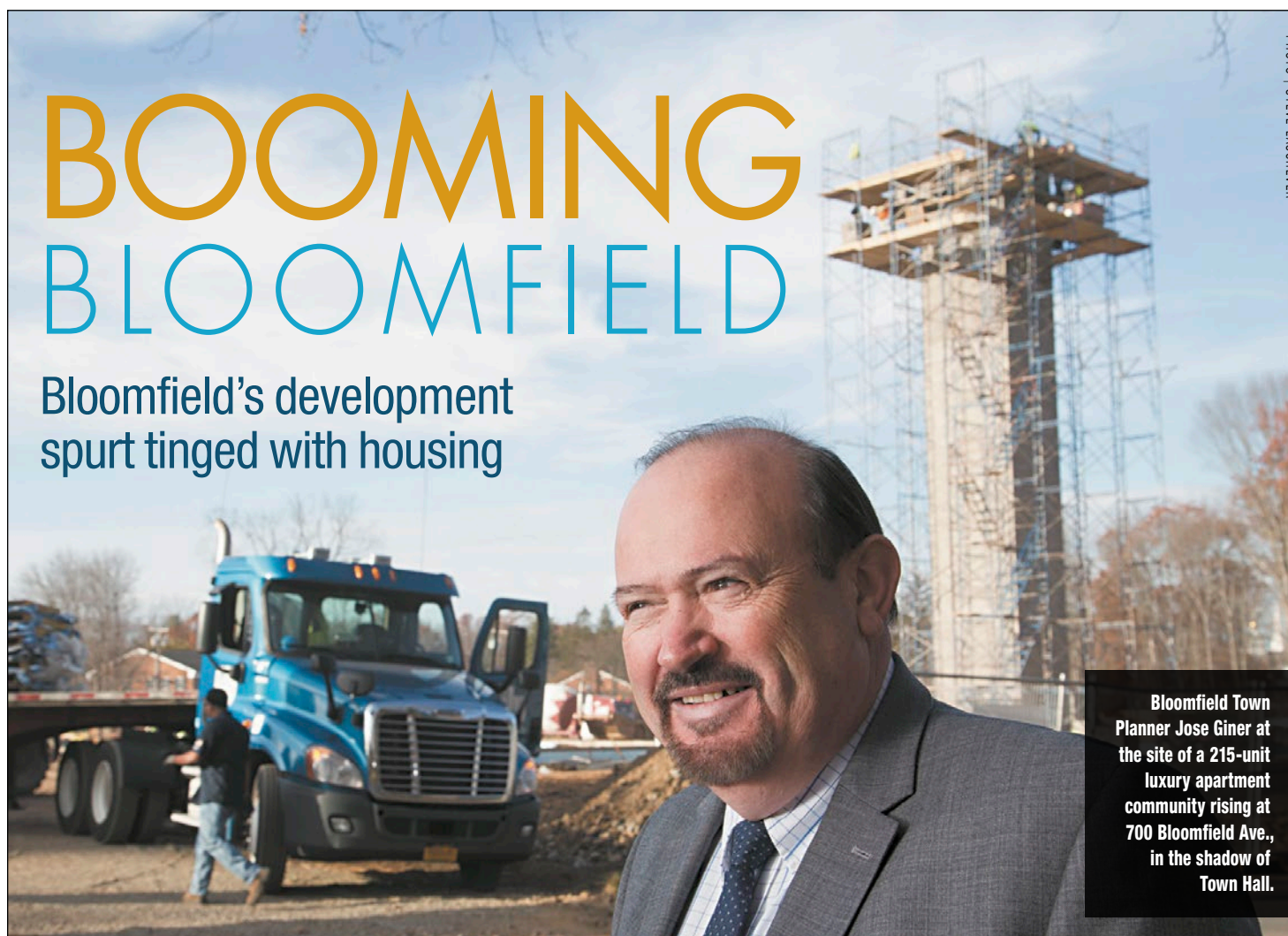


PHOTO | STEVE LASCHER

BOOMING BLOOMFIELD

Bloomfield's development spurt tinged with housing

By Gregory Seay

gseay@HartfordBusiness.com

Bloomfield is in the midst of its biggest commercial-residential development surge in nearly a generation.

This year alone, Hartford's abutting neighbor has seen developers declare their intent to erect more than 500 luxury and age-restricted apartments over the next few years.

In October, the 132-luxury unit Arbors At Brighton Park opened off Woodland Avenue; a second phase launches soon that will add 60 adjacent luxury townhomes in this town of some 20,500 residents.

Also off Woodland Avenue, Niagara Bottling's controversial bottled-water plant is near opening, employing dozens. And, specialty-alloy and precision-parts maker Deringer-Ney Inc. is about to occupy a newly built

Bloomfield Town Planner Jose Giner at the site of a 215-unit luxury apartment community rising at 700 Bloomfield Ave., in the shadow of Town Hall.

Continued on page 14

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ORTHOPAEDICS

THE POWER OF POSSIBLE.

Otis plies a 'connected' digital network for its lifts

By Gregory Seay
gseay@HartfordBusiness.com

Few likely ever consider all the technology and innovation that goes into designing, operating and maintaining an elevator — until they get stuck in one.

But in the up-and-down world of Otis Elevator, it's incorporating digital technology, one official says, that enables its lifts and escalators to "talk" to service mechanics, alerting them when cabin doors won't close or lifts get hung up between floors, among other efficiencies.

Otis, a unit of United Technologies Corp. (UTC), both based in Farmington, during its 163 years in business has built on a culture of innovation to refine its passenger/cargo elevators and escalators, which move more than 2 billion people daily worldwide, says Tony Black, Otis' new senior vice president for service. Among Otis' very first innovations/refinements was the safety brake, preventing elevator cabs from freefalling if cables fail. Today, the company is building on a digital transformation.

"Otis has been the first in a lot of things through the whole history of the company. So, it is not new to us, to start new trends," said Black, an engineer who began working in 1984 at Otis' sister company, jet-engine maker Pratt & Whitney, and has held operations and general management slots at UTC corporate, UTC Fire & Security, and, since 1991, Otis.

Black, who was president of Otis China Ltd. from May 2012 until being named to his current post in June, says his main focus now is delivering to Otis' 31,000 elevator-escalator mechanics globally new digital-service technology. This means equipping them with smartphones and developing Otis apps that will enhance service by anticipating their customers' service-maintenance needs and quicker responses to service emergencies.

"This is a bold initiative," Black said recently at Otis' world headquarters at 1 Carrier Lane in Farmington. "This is probably the first time we've done something of this magnitude in Otis' history."

Otis' digital transformation is part of parent UTC's overall corporate strategy to harness technology to boost its business model — and thus sales and profitability — through more efficient and responsive customer service.

"The UTC digital strategy is about helping our four businesses drive more value for our customers, increase shareholder value and empower employees to work with speed and agility," said Vince Campisi, UTC's digital and chief



Otis Elevator Service Senior Vice President Tony Black says poking around elevator shafts and cars, and other hands-on aspects of his job are what he enjoys.

information officer said via email. "We are connecting people, assets and data to deliver intelligent solutions that move the world forward."

With many of its new single- and double-deck elevator cabs and lift systems already equipped with sensors that enable the machines to notify Otis mechanics

immediately when a breakdown or other problem occurs, Otis sought a "connected network" through which to harvest that predictive data and put it to best use, he said.

Like Pratt's engines, Otis' revenue stream from people-moving systems doesn't end with their sale and installation. Service contracts

and spare parts account for more than half of Otis' revenue, which in the third quarter was \$3.1 billion.

Demand for elevators contributed to an 8 percent boost in parent UTC's third-quarter sales. Otis' 2015 sales were \$12 billion. It employs nearly 66,000 in 1,000 branch offices worldwide.

But with Otis' once-robust China sales slowing and its North America turf "doing well," its digital transformation, according to Black and other Otis officials, provides it another avenue to stand out from Asian and European competitors, including Hitachi, Hyundai, Mitsubishi, Schindler and ThyssenKrupp.

"The digital transformation is exciting for us," he said. "We know [it] will help us do those things better."

Otis is following a digital trail blazed by others. On Nov. 10, Legrand North and Central America, a West Hartford maker-distributor of residential-commercial light switches, power outlets and other electro-digital hardware, announced a cloud-based platform — called "ELIOT" — for linking its devices with other digital components in "smart" homes and buildings.

"Advanced connectivity and the application of practical but progressive smart building strategies will transform the spaces in which people live and work," Legrand CEO John Selldorff said. "ELIOT brings us closer to a world where residential and commercial buildings will be smarter and better connected, easier to build, and deliver simpler but more productive occupant experiences."

Leveraging the cloud

For Otis mechanics, who spend some 60 million hours annually servicing and maintaining about 2 million elevators/escalators in more than 200 countries and territories, accessing client service records and other data may seem daunting.

But Otis has designated a digital portal for mechanics to access the data — via their smartphones and laptops, Black said. Currently, reams of digital data are stored locally and accessible once mechanics arrive at their repair sites.

Under Otis' digitalization effort, however, all that technology and data eventually will be stored in a "cloud" and remotely accessible to Otis mechanics using smart devices.

Multimedia-communications giant AT&T and computer software/services vendor Microsoft have signed on to support Otis' new digital platform "that will efficiently aggregate and harvest that data for predictive maintenance, as well as enhance mechanic

Continued ►

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► Otis Elevator

efficiency, communication and service,” said Otis spokeswoman Katy Padgett.

The result, Black said, is that Otis is creating “a digital-standard ecosystem, not just for Connecticut or the U.S. It’s global what we’re creating here.”

In Europe, for instance, Otis has installed elevators that, via an app installed on building tenants’ smartphones, can “page” a lift to come to their floor and have it waiting for them, Black said.

“That’s the way of the future. The Millennials will demand it,” he said.

Black nor Otis will reveal how much the company is investing to create its customer requirements management system, or CRM, but he says, “We feel it’s the right investment.”

Connecticut will remain a support backbone for the digitalization effort. Aside from being Otis’ corporate base, Farmington also

houses Otis’ round-the-clock call-service center. The center fields customers’ service calls and routes either calls or service orders to the nearest Otis mechanic.

Bristol houses Otis’ 29-story elevator-testing facility. In Bloomfield, Otis has a parts service-center that inventories a wide array of spare parts.

As part of his responsibilities, Black travels constantly. In late October, he returned after several weeks spent in China. Whenever he’s in the field, Black says he makes the most of his visits, talking to customers, elevator mechanics, even poking around an elevator shaft or two.

“I like to see how we’re doing with our maintenance,” Black said. “What better way to do that than go look.” ■

Otis Elevator’s Tony Black says his company’s pursuit of a digital network is “a bold initiative.”



PHOTO | OTIS ELEVATOR CO.

HARTFORD BUSINESS JOURNAL

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Hartford Business Journal accepts no responsibility for unsolicited manuscripts or materials and in general does not return them to the sender.

Hartford Business Journal (ISSN 1083-5245) is published weekly, 53 x per year — including two special issues in November and December — by New England Business Media LLC, 15 Lewis Street, Suite 200, Hartford CT 06103. Periodicals postage paid at Hartford, CT.

Tel: (860) 236-9998 • Fax (860) 570-2493

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Postmaster: Please send address changes to:
Hartford Business Journal
P.O. Box 330, Congers, NY 10920-9894

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EXECUTIVE PROFILE



Spencer Houldin, in his Washington, Conn., office.

Spencer Houldin

President, Ericson Insurance Advisors, Washington, Conn.

Highest education: Bachelor's degree in political science, Lafayette College, Easton, Pa., 1991.

Executive insights:

"I think it's very simple — you have to take care of your employees, you have to be ethical and you have to work really hard."

'Rainmaker' Houldin promotes insurance agents locally, nationally

By John Stearns

jstearns@HartfordBusiness.com

Spencer Houldin enjoys traveling and meeting people, which is good because he's doing a lot of both in his new role as chairman of the Independent Insurance Agents & Brokers of America (IIABA).

Houldin, president of Ericson Insurance Advisors in Litchfield County's town of Washington, is the first Connecticut chairman of IIABA in 60 years and youngest-ever for the 120-year-old trade group representing about 300,000 insurance agents.

The 47-year-old has been speaking at state conventions, taking feedback and funneling ideas to IIABA's team.

"It's all about what can we deliver to make the end user, the independent agent, a more successful organization," Houldin said.

The agenda for his one-year term, which began in September, includes growing IIABA's membership in the consolidating industry, stressing agencies' need to protect clients' data, and extending and modernizing the National Flood Insurance Program. The chairmanship follows years of service at state and national levels, including chairing IIABA's government affairs committee and testifying before Congress.

"I loved it because it brought the politics back," said Houldin, who majored in political science and considered law before joining the family business.

His father, William, who sold the business to Houldin and his brother, Peter, in 2005, bought the agency in the 1970s from Arlo Ericson, whose name was retained. Spencer and Peter are equal partners and share the title of president. Spencer is the firm's outside face, Paul the office engine.

"This place doesn't run without him and it doesn't grow without me," Spencer said.

Peter calls his older brother the "rainmaker" and well-suited for the sales role.

"I always tell people he's like the Energizer bunny — he's always on," Peter said, noting Spencer's role in Ericson's hallmark responsiveness to clients. "It's instantaneous" and he's always connected.

The brothers' arrangement has worked, with Ericson doubling its annual written premiums since 2005 to about \$32 million

this year. "We took a really good foundation and we grew it," Spencer said.

Much of that has come through high-net-worth clients obtained through offices in New York staffed with lawyers, accountants and others who serve the needs of a small number of successful families. Houldin has gained many of those families' insurance business through Ericson's reputation for service and the understanding of complex insurance needs such families have. Ericson has an office and desk in New York the Houldins visit weekly, an office in Boston staffed by an adviser and they plan more. They exploit technology to improve efficiency and service from the 19 employees.

Ericson's focus is property and casualty insurance — personal and commercial — and its core client is personal insurance less than \$10,000 annually in written premium. The business mix is about 70 percent personal, 30 percent commercial.

"Our focus is really on the personal insurance, to that client who wants a personal relationship," Houldin said of customers willing

to pay a little more for top service.

That's part of the brothers' management styles, what Houldin called a "really high customer-service culture," in addition to being forward-thinking and treating employees well. They maintain a culture started by their father. Since the 1970s, the firm has not lost an employee to resignation, other than for a retirement or relocation, Houldin said.

Ericson does little things, like saying "thank you" to staff leaving at night and big things, like a three-day trip for staff and spouses to Chicago in September for Houldin's IIABA swearing-in. In-between are occasional early-outs on Friday followed by staff dinners and trips to Broadway shows.

Houldin met his wife, Carol, while checking contractors' work to remodel a Roxbury home Ericson insured that was damaged by fire. They've been married almost 20 years and have two boys, 18 and 15. Houldin enjoys golfing, exercising and traveling. He admits to being a workaholic.

"I love what we've built, I love building it more, I'm driven by it," he said. ■

Check out a video clip of Spencer Houldin's interview at hartfordbusiness.com.

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BY THE NUMBERS

\$1.3B

Connecticut's latest projected fiscal 2018 deficit, which is being driven by higher pension and retiree healthcare costs.

28%

The expected percentage increase in Connecticut's contribution to its teachers' pension fund next fiscal year, which will add \$282 million in spending to the state budget, according to the CT Mirror.

\$150,000

The new starting salary for first-year Hartford lawyers working at law firm McCarter & English, up from \$135,000 previously.

7

The number of Connecticut companies that made it onto Deloitte's 2016 Technology Fast 500 list, which recognizes U.S. technology firms with the fastest-growing revenues.

TOP 5 MOST READ

on HartfordBusiness.com

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- **Historic West Hartford estate on auction block**
- **State agency relocations to downtown Hartford under way**
- **Judge: Trade groups can intervene in Total Wine lawsuit**
- **Sneak peek today of Hartford's new \$150M orthopedic institute**

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PHOTO | HBJ FILE

TOP STORY

Budget woes intensify as government projections emerge

Two state government reports put Connecticut's budget deficit as high as \$1.3 billion, citing increased pension and retiree healthcare costs as primary drivers.

The Fiscal Accountability Report for fiscal 2017-2020, prepared by the state Office of Policy and Management, projects a shortfall of \$67.7 million in the fiscal 2017 General Fund and a nearly \$1.3 billion deficit for fiscal 2018, largely due to "fixed cost growth."

The Office of Fiscal Analysis' report, which has the same title, mirrors those findings, with a \$77.7 million 2017 General Fund shortfall and a nearly \$900 million shortfall from fixed cost obligations.

Following a bond commission meeting last week, Gov. Dannel P. Malloy laid the blame for the shortfalls at the feet of past administrations, which he said failed to adequately fund pensions and retirees' healthcare costs while increasing spending.

He also said he doesn't anticipate major tax hikes to address the shortfalls, though he did allude to possible "tax changes that could benefit the business climate."

In an email, Sen. Len Fasano (R-North Haven), countered, "Our state is facing a death spiral, and we must start talking about fixing it today. Connecticut cannot even keep up with its most basic everyday expenses."

ECONOMIC DEVELOPMENT

Transformation of XL Center on tap at Nov. 29 hearing

A \$250-million improvement plan for the XL Center goes before the public at a hearing scheduled for Nov. 29.

The hearing, held by the Capital Region Development Authority, is set for 6 p.m. in Room 21 of the Connecticut Convention Center, 100 Columbus Blvd., Hartford.

Originally opened as the Hartford Civic Center in 1975, the 16,500-seat arena is home to sporting events that include the UConn basketball and hockey teams and the Hartford Wolf Pack, as well as concerts, trade shows and community events.

Michael Freimuth, executive director of the CRDA, has argued for the improvements, which the state needs to approve in the next legislative session.

A 2015 study by SCI Architects concluded that at least 100,000 square feet of additional space is necessary to bring the XL Center up to modern venue standards, improve circulation, meet certain ADA and building-code requirements and enhance the fan experience. Sufficient space to meet these needs is available in the large atrium, unused retail space and a portion of the parking garage adjacent to the center, the study found.

LAW

Law firm with Hartford offices boosting first-year lawyers' pay

Law firm McCarter & English plans to increase its starting salary for first-year lawyers in Hartford from \$135,000 to \$150,000.

The increase, which applies to all nine offices in the Northeast and mid-Atlantic, becomes effective Jan. 1, 2017, the firm announced, and applies to associates who graduated law school in 2016. McCarter & English is based in Newark, N.J., with offices in Hartford, Boston, and other cities.

Salaries for associates who graduated law school in 2015 will be \$155,000. All other associates at the firm will continue to be considered for merit-based increases or bonuses.

This past summer, HBJ reported on a lawyer pay-hike trend hitting Connecticut, as firms compete for talent.

HEALTH CARE

Cigna touts HQs as 'innovation lab for workforce health'

Cigna's workplace health centers and programming are providing a full-scale approach to wellbeing and patient-centered design, the company says, and ensure health in the workplace.

"By completely renovating, re-equipping and relocating our on-site health center to its premier location at the main entrance, we're sending a message to our employees that health and wellness are front and center to Cigna's culture," says Cigna Director of Global Health and Wellness Jill Vaslow.

The Bloomfield-based company provides employees telehealth options and coaching, virtual reality-guided meditation pods, fitness centers and jogging paths, as well as standard EKGs, biometric screenings and acute, episodic and primary-care services to its workers.

The company's health-forward emphasis pays off in greater employee engage-

ment, said Michele Paige, vice president and general manager of Cigna Onsite Health, Consumer Health Engagement at Cigna. For example, in 2015 nine out of 10 of Cigna's U.S. employees reported getting an annual checkup; with the new and improved clinic, Cigna is on track to improve that number for 2016.

TELECOMMUNICATIONS

Indiana retailer acquires Rocky Hill-based Wireless Zone

An Indianapolis-based Verizon retailer has purchased the Rocky-Hill based Wireless Zone franchise of 357 stores for an undisclosed sum.

The retailer, Round Room LLC, is the nation's largest Verizon authorized retailer. The agreement, whose terms were not disclosed, marks Round Room's first acquisition as it expands its footprint across 41 states. In the past year, Round Room has grown its store footprint 33 percent — from 776 to 1,160 locations.

Headquartered in Rocky Hill, Wireless Zone is the largest independent Verizon Wireless franchise in the U.S. The company will continue operating under the Wireless Zone banner.

BANKING & FINANCE

Analysis: Metro Hartford banking complaints among highest in U.S.

The metro Hartford area ranks 11th in the nation for the highest number of banking complaints over the past 12 months, according to NerdWallet, an online finance website.

NerdWallet examined Consumer Financial Protection Bureau complaint data, comprising almost 64,200 complaints, from July 1, 2012, to Sept. 30, 2016. The analysis found that the opening, closing or management of accounts was the most widespread issue, representing 44.1 percent of all banking complaints during the four-year period.

"In their complaints, which encompassed more than 400 financial institutions, consumers described banks that opened, blocked or closed accounts without notice or explanation; imposed high service fees on inactive accounts; provided misleading information about new accounts; added new charges without warning; and failed to close existing accounts upon request," NerdWallet reports.

The Hartford metro area had 11.31 complaints per 100,000 residents, compared to the national median of 3.82 complaints per 100,000 residents.

GOVERNMENT & POLITICS

Healthcare issues top \$50M lobbying effort in 2015

The largest amount of money spent lobbying state lawmakers in 2015 was focused on healthcare issues, according to the Connecticut Office of State Ethics, which released a report Wednesday that showed businesses, hospitals and other special interests spent \$50.1 million a year ago to influence legislation.

In 2015, special interest groups spent \$50.1 million to hire 949 registered client lobbyists, 574 in-house communicators and 182 individual communicators to lobby on their behalf.

REAL ESTATE



450 Columbus Blvd. in downtown Hartford.

More state agency relocations to downtown Hartford under way

About 100 employees from the Department of Administrative Services have moved into the state's newest downtown Hartford tower, at 450 Columbus Blvd., with a complete move expected by the end of the year, a state official said.

Department of Administrative Services spokesman Jeffrey Beckham said four other agencies — consumer protection, education, agriculture and the Connecticut office of early childhood — will also be moving in coming weeks into 450 Columbus' north tower, with those moves expected to be complete by February.

DAS is moving 100 employees at a time each upcoming weekend and will have 600 employees in total by the end of December at the new location, Beckham said. A total of 1,305 employees from all five state agencies combined will find themselves in the north tower as well by mid-February, Beckham said.

Formerly known as Connecticut River Plaza, overlooking Constitution Plaza, I-91 and the river, the state purchased 450 Columbus Blvd. for \$34.5 million in Sept. 2013, and spent another \$101 million to design and install interior/exterior configurations and furnishings.

The South Tower is already occupied with 874 employees from the state Department of Revenue Services and state Commission on Human Rights and Opportunities.

Survey: Majority of CT residents need resources to stay here

In a recent survey by AARP Research, 78 percent of registered Connecticut voters say it is important for them to live in the state for as long as possible, but to do so, they need more jobs, better public transportation, and affordable housing and hospitals.

A majority of Connecticut voters, regardless of age, believe their communities do include safe neighborhoods, public libraries, parks or recreation centers, and good public schools, but many people indicated that certain important community features do not exist, including good job opportunities, places for young adults to socialize, housing for people with physical disabilities, dependable public transportation and affordable hospitals, the survey found.

TECHNOLOGY

Seven CT firms in Deloitte's Tech 'Fast 500'

Seven Connecticut companies made it onto Deloitte's 2016 Technology Fast 500 list, including Farmington's Evariant.

The list of fast-growing companies, which includes firms that are releasing new, emerging technologies, particularly in software, telecommunications, life sciences and biotech, spans the U.S., with many in Silicon Valley.

Ranked No. 239, Farmington's Evariant provides data and analytics to healthcare providers. Achillion Pharmaceuticals Inc. in New Haven ranked in the top 50 at No. 43. Other Connecticut companies on the list include: No. 357, HealthPlanOne LLC, Trumbull; No. 385, Clarity Software Solutions Inc., Madison; No. 461, etouches, Norwalk; No. 469, Core Informatics LLC, Branford; No. 473, Alexion Pharmaceuticals Inc., New Haven.

WHAT'S AHEAD:

- 11/28 Focus: **Employee Benefits**
- The List: **Largest Employee Benefits Firms**
- Nonprofit Profile: **Chrysalis Center**

CALENDAR

TUESDAY, NOV. 29

Leading the Change: Changing the Lead

The MetroHartford Alliance will host its annual Rising Star Breakfast in partnership with The Hartford Nov. 29. This year's theme is "Leading the Change: Changing the Lead," which will feature a panel discussion with three prominent leaders, each of whom will address leadership strategies, working in an environment with change and disruptors, and looking ahead to the future of leadership and innovation.

The event, which runs from 7:30 a.m. to 9 a.m. at the Marriott Hartford Downtown, 200 Columbus Blvd., will feature the following panelists:

- **Beth Bombara**, chief financial officer, The Hartford;
- **Joanne Berger-Sweeney**, president, Trinity College;
- Chief Justice **Chase Rogers**, Connecticut Supreme Court.

Cost to attend is \$20.

For more information or to register go to: <http://web.metrohartford.com/events>.

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Banks build relationships, trust with financial literacy

By Patricia Daddona
pdaddona@HartfordBusiness.com

Connecticut banks are increasingly using financial literacy programs to help cement relationships with customers, though local executives say public service is the goal, not marketing.

"There's selling someone and there's educating someone," says Kenneth F. Burns, executive vice president and director of retail banking and marketing at Farmington Bank. "When you find a banker who you can listen to, and they're talking to you and educating you, and you can make a decision, that forms a natural trust."

At the same time, Burns explains, "If we're not out there educating people, we're not going to get new customers."

Waterbury-based Webster Bank executives agree, and say collaborating in financial literacy programming benefits the consumer, local community, economy and bank. Such programs, presented by banks and Junior Achievement (JA), the United Way, and other groups, or by the federal government as a "Money Smart" course, help lead youth and adults alike to financial institutions for guidance or products.

"To the extent that someone was positively influenced by a Webster banker and came to us to meet their financial goals, that [result] would be a victory for us," said Tim Bergstrom, Webster's Greater Hartford regional president, "but it's more about putting our values in the community and having a positive impact on youth and doing the right thing."

A 2007 Federal Deposit Insurance Corp. (FDIC) study on the impact of its Money Smart financial education curriculum, updated through 2012, finds statistically significant improvements in the willingness of consumers who take the course to connect to banks and strengthen those relationships.

The Money Smart curriculum includes everything from basic banking services like using checking and savings accounts to borrowing fundamentals and more elaborate lessons about credit history, credit cards and homeownership.

After participating in Money Smart, 43 percent of 631 program graduates with no checking account and 37 percent of graduates with no savings account opened accounts.

Moreover, 28 percent of graduates with checking accounts and 22 percent with savings accounts by the end of the course began using direct deposit for the first time, the study found.

"The sheer size of the markets represented by students, immigrants, and low- and moderate-income households and their need for money management skills make a clear business case for banks to offer financial education programs," the study states.

Farmington and Webster banks have both used the Money Smart program, executives said, as well as other initiatives that tap into both youth and adult populations.

In a recent workshop for parents and middle school students connected with Hartford Youth Scholars, Christine Traczyk, Farmington Bank's vice president and community development manager, says managing college on a family budget, or putting money aside in savings are the lessons used to help participants budget their money.

At Webster, programming ranges from connecting consumers to a food bank's food pantry on wheels and teaching them about spending and saving, to using



Ewa Stasiowska (left) Webster Bank senior vice president, enterprise risk management, and Sam Watts, executive assistant to the chief risk officer, teach a financial literacy course as part of "JA in a Day" at Waterbury's Tinker Elementary School this past May.

games and role-playing to teach fifth-graders about global trade and what it means to save, said Kathy Luria, Webster's senior vice president of community affairs.

The latter program was held this past year at Tinker Elementary School in Waterbury as part of "JA in a Day," a K-5 curriculum designed by Junior Achievement, she said. About 70 bank volunteers participated in that one program, she added.

On average, Webster staffers participate in about 130,000 hours a year of volunteering for financial literacy across the company's Northeast footprint, Luria said.

At Farmington Bank, a core group of about 15 employees direct various programs, with another 30 employees volunteering to help, Traczyk said. The bank estimates employees conducted 124 financial education workshops in 2015, resulting in approximately 451 hours of education. The bank is just beginning this year to track the number of participants it helps, reaching a total of 1,750 from January to mid-November.

Whether workshop and course participants are converted to clients is a question these bankers can't answer, because they don't track it, but both say that is not the primary aim, but rather an inclination they hope to impart.

"The more a person understands how finances work and how they can manage their money better, the more those Americans are likely to add another financial service to their array," Traczyk said.

Burns cites three growth areas for Farmington Bank: Hispanic and Asian customers and Millennials.

And for the "unbanked" or "underbanked," consumers can and do learn, for instance, that they could be paying a third of the price to cash a check at a local bank instead of at a check-cashing facility, he said.

Based in Hartford, Junior Achievement covers the entire state, with the exception of Fairfield County. Last year, JA set a record of serving 39,915 kids through all programming — and about half of them through financial literacy alone, said President and CEO Jeremy Race.

"We're hopefully preventing higher debt ratios and people from filing for bankruptcy and helping them save for retirement [as they age]," Race said. "We teach the difference between needs and wants, getting kids to understand concepts [like] the power and danger of credit."

Farmington and Webster banks are both "extremely supportive," he said.

"They impact literally thousands of young people," Race explained.

The value can be illustrated by a young girl's inquiry after learning about budgeting several years ago at Pulaski Middle School in New Britain.

"Can you teach this to my Mom?" the girl wanted to know, Race said. "It was a heart-wrenching moment." ■

Q&A

Voya Institute aims for new insights into financial, retirement planning

Q&A talks with Charlie Nelson, CEO of Retirement at Voya Financial, which recently launched the Behavioral Finance Institute for Innovation.

Q: Voya has launched the Voya Behavioral Finance Institute for Innovation. What is it and what does it hope to accomplish?

A: The Voya Behavioral Finance Institute for Innovation is our pioneering new research initiative. The Institute will be focused on gaining insights into the behaviors and decisions of Americans regarding their financial and retirement-planning activities, with the goal of creating large-scale solutions that can help people achieve better retirement outcomes.

One exciting aspect of our new Institute is that we will be approaching research much differently than how the financial industry does it today. Specifically, there are three key things that make it unique: 1) We will apply a scientific approach that incorporates testing, measurement and validation; 2) Everything is being done with a focus on improving outcomes for individuals; and 3) We will leverage the speed, scale and efficiency of the digital world.

We are working with a number of well-known behavioral economists, including professor Shlomo Benartzi, who is serving as a senior academic advisor for Voya. The Institute will support Voya across all of its businesses.

In our retirement business, we will look at driving improvements in savings rates and participation levels in plans, portfolio diversification, creating pathways to greater retirement income levels for participants, and reducing the number of participants who cash out their savings prematurely.

Q: As part of its launch, the Institute released its first white paper, "Using Decision Styles to Improve Financial Outcomes — Why Every Plan Needs a Retirement Check-Up." How do decision styles improve financial outcomes? Were their other findings from the white paper?

A: The first white paper from professor Benartzi looked at the two primary ways people make decisions — quickly and with little attention (instinctively) or more thoughtfully and with greater focus (reflectively).

Through this decision pattern, we saw that people saved more if they paid attention and made decisions more reflectively.

Yet, according to our findings, roughly 90 percent of the plans we examined were characterized as "instinctive" — the average participant in those plans was not "on track" to replace at least 70 percent of their working income in retirement. We were able to determine decision styles by looking at people's online retirement plan activity — the time they spend on their plan's website, the information they gather and the trade-offs they make.

Through these findings we can make the following case — most retirement plan sponsors should be helping their members make course corrections with their savings strategy.

Q: One of the findings, according to Benartzi, is that retirement planning is seen as a one-time event but it needs to be a constant activity. How is that overcome? How can this be kept an ongoing activity?

A: While our first paper established the "why" behind the need to make adjustments and course corrections with one's retirement strategy, we also released a second supporting paper from ERISA law experts Fred Reish and Bruce Ashton, which provides the legal foundation for the "how" an employer that sponsors a retirement plan can help out.

The paper details five action steps that employers can leverage to create a more successful and healthy plan, while affording them with the necessary legal protection in their role as a fiduciary. These tactics include offering automatic plan enrollment; establishing more successful default investment options; setting effective employer matching levels; designing automatic saving escalation features; and conducting plan "re-enrollments" so that individuals can reset an appropriate savings strategy.

Q: How has the field of behavioral finance, which applies psychological theories to finance, helped Americans



CHARLIE NELSON

CEO of Retirement, Voya Financial

Continued



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²Certified Business Banker: Webster teamed with Moody's Analytics to certify its bankers in financial analysis, risk evaluation, and management expertise.

Top small-business lenders in Connecticut

(Ranked by 2015 market share of dollars loaned to small businesses)

Rank	Company	Total amount loaned (000)	Total no. of loans	2015 market share (1)	Amount loaned \$100,000 or less (000)	No. of loans \$100,000 or less	Amount loaned to businesses with sales of \$1M or less (000)	No. of loans to businesses with sales of \$1M or less
1	Webster Bank NA 137 Bank St. Waterbury, CT 06702 203-578-2230; public.websteronline.com	\$317,980	2,055	12.81%	\$72,776	1,378	\$95,770	1,209
2	Bank of America NA 100 North Tryon St. Charlotte, NC 28255 800-432-1000; www.bankofamerica.com	\$298,376	7,253	12.02%	\$125,013	6,717	\$57,479	3,701
3	American Express FSB P.O. Box 30384 Salt Lake City, UT 84130 800-446-6307; personalsavings.americanexpress.com	\$190,037	19,263	7.66%	\$162,029	19,117	\$95,830	12,464
4	Wells Fargo Bank NA 101 North Phillips Ave. Sioux Falls, SD 57104 203-773-9037; www.wellsfargo.com	\$184,736	3,949	7.44%	\$125,348	3,752	\$92,797	2,618
5	People's United Bank 850 Main St. Bridgeport, CT 06604 203-338-7001; www.peoples.com	\$156,312	1,185	6.30%	\$23,579	888	\$52,882	620
6	TD Bank NA 1701 Route 70 East Cherry Hill, NJ 08034 888-751-9000; www.tdbank.com	\$126,845	1,632	5.11%	\$44,293	1,387	\$35,218	787
7	Citizens Bank NA 1 Citizens Plaza Providence, RI 02903 800-922-9999; www.citizensbank.com	\$84,743	1,012	3.41%	\$28,503	875	\$34,743	777
8	Farmington Bank 1 Farm Glen Blvd. Farmington, CT 06032 877-376-2265; www.farmingtonbankct.com	\$68,605	291	2.76%	\$7,649	134	\$20,785	125
9	US Bank NA 800 Nicollet Mall Minneapolis, MN 55402 800-872-2657; www.usbank.com	\$66,378	6,988	2.67%	\$65,381	6,983	\$49,209	5,521
10	First Niagara Bank NA 726 Exchange St. Buffalo, NY 14210 800-539-2968; www.firstniagara.com	\$64,828	936	2.61%	\$25,318	837	\$33,845	697

Source: This report was obtained from, and reprinted with permission of, GeoDataVision LLC, a financial markets intelligence company located at 61 North Plains Industrial Road, Wallingford, CT 06492. Special thanks to Len Suzio, 203-530-1544. The data are extracted from the 2015 Aggregate & Disclosure Flat files released by the FFIEC in Aug. 2016. GeoDataVision LLC makes no representations regarding the accuracy of the FFIEC data.
Note: According to the SBA's most widely used size standard, a small business does not exceed 500 employees for most manufacturing and mining industries and \$7.5 million in average annual receipts for many nonmanufacturing industries. However, many exceptions exist.
(1) Market share is based on the total of \$2,481,777,000 loaned to Connecticut's small businesses in 2015.
—Compiled by Heide Martin.

To view the full list, please visit HartfordBusiness.com

Q&A: Charlie Newlson

achieve better outcomes?

A: Past research in this area has been very powerful, and has helped reduce some of the complexity and obstacles individuals face with their retirement-plan decisions. Some areas of study include the power of default options; overcoming the aversion to giving up something today for a benefit tomorrow; and the tendency for people to not take action on something complicated or difficult. These insights have contributed to the development of innovative plan features and investment options such as auto-enrollment, auto-escalation and target-date funds.

Q. There's recent research that shows mobile use of the internet has surpassed desktop. Are people using apps for financial planning? Are people planning their retirement from their smartphones?
A. We live in an increasingly digital age of websites, mobile devices and apps. More Americans today are conducting their business online and with mobile. According to the Pew Research Center, in 2013 more than 50 percent of U.S. adults banked online and nearly one-third banked using their mobile phones. We see a growing opportunity to intersect behavioral finance research with

digital insights to better understand how we can improve retirement plan engagement levels, especially when information is presented to us on screens.
Q. Why aren't people doing more about saving for retirement and savings in general?
A. Americans rely more than ever on workplace retirement-savings plans. These plans — initially designed as a supplemental form of savings — are now the principal way individuals save for retirement outside of Social Security. Despite the successful foundation we've

built in the private savings system, most people are not adequately preparing for retirement. Because of their voluntary nature, workplace plans require individuals to make a number of complex decisions — whether or not to participate, how much to save, what investments to make, and when and how much to withdraw during retirement. In order to promote greater retirement security, workers need to participate in plans and increase the rates at which they save. As we look to the future, behavioral finance offers us even greater opportunity to improve outcomes.



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Hartford's STV|DPM wraps \$15M Danbury med-office

Gregory Seay

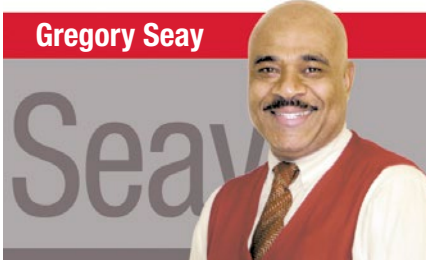


PHOTO | CONTRIBUTED



Connecticut Institute for Communities' new home at 120 Main St., Danbury.

Hartford's STV|DPM, formerly Diversified Project Management, says completion is nearing on a 37,000-square-foot, \$15 million medical-office building in Danbury's CenterCity development.

STV|DPM said it provided owner's project management services including finance and budget management, as well as construction administration/observation and commissioning for the Connecticut Institute for Communities (CIC) of the building at 120 Main St. for use by its Greater Danbury Community Health Center.

Greater Danbury Community Health will occupy the lower floors, with CIC's administrative offices on the top floor, officials said.

The new community health center facility, at the corner of Main and Boughton streets, will house clinical medical services, behavioral health services and CIC administration offices, CIC said. It includes a pharmacy and easy access to parking and public transportation, and is projected to serve about 20,000 patients annually.

Verdi Construction of Bethel was general contractor. Farmington's Quisenberry-Arcari Architects and Waterbury's Studio Q Architects designed the building.

In addition to state and federal tax credits, the project also received a \$4 million grant from the state Department of Community and Economic Development, STV|DPM said.

Union Savings Bank of Danbury and Boston's Eastern Bank of Boston provided mortgage financing.

\$2.9M Enfield sale

PHOTO | CONTRIBUTED



250 South Road, Enfield.

A 114,300-square-foot Enfield industrial building that once housed manufacturing operations for 3M sold recently for \$2.9 million, brokers say.

Maragust Holdings LLC bought the building on 8.98 acres at 250 South Road from 3M Purification Inc.

3M shut the facility in late 2014 and relocated its operations to Minnesota,

where it's based.

Sentry Commercial represented the buyer. Cushman & Wakefield of Connecticut represented the seller.

First Choice's \$1.05M buy

First Choice Health Centers Inc. has purchased a 16,000-square-foot East Hartford office building for \$1.05 million to expand operations.

Based in town, First Choice said the purchase of 809 Main St. and 37 Connecticut Blvd. won't impact its existing facilities.

809 Main Street Associates LLC was the seller.

Colliers International was sole broker in the deal.

\$600K Hartford sale

A 25,000-square-foot Hartford property on New Park Avenue was acquired for \$600,000 for use as a grocery store, brokers say.

HA and ANH Properties purchased 561-567 New Park Ave. from 571 New Park Avenue Corp.

Colliers International represented the seller.

Wallingford Biz Park lease

Mark IV Transportation & Logistics has leased 36,100 square feet of high-bay space in the Wallingford Business Park, 718 N. Colony Road, brokers say.

Based in Kearny, N.J., Mark IV relies on a fleet of vans, trucks and tractor-trailers and warehouses as part of its network of transport-expediting service centers along the eastern seaboard, according to leasing broker Reno Properties Group LLC.

A Reno affiliate, too, is the 309,000-square-foot business park's landlord.

Colliers' area leases

Hartford commercial broker Colliers International has listed a series of area commercial lease signings and renewals. Colliers was sole broker, except where noted.

In Cheshire, **Atlantic Inertial Systems Ltd.**, which makes sensors and navigation aids for aircraft and weapons systems, renewed its 160,000-square-foot lease at 250 Knotter Drive. Colliers represented landlord Louis DeBernardinis Trust. Cushman & Wakefield represented the tenant.

In Middletown, Springfield mechanical contractor **Harry Grodsky & Co. Inc.** signed up for 16,000 square feet of office-industrial space at 299 Industrial Park Road. Colliers represented both tenant and landlord, Twenty Lexington LLC.

In Newington, Florida structural designer-construction manager **Infrastructure Engineers Inc.** inked a long-term lease on 4,750 square feet at 50 Budney Road. Colliers represented landlord 50 Budney Road LLC and was sole broker.

Also in Newington, Massachusetts hazard-waste remediator **Triumvirate Environmental Inc.** agreed to a long-term lease of 11,000 square feet at 80 Fenn Road from landlord Fenn Road 80 LLC. ■

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Town to start \$33.9M in projects in '17

manufacturing-headquarters facility off Woodland, replacing its long-time, cross-town leased home sandwiched between Cottage Grove Road and Blue Hills Avenue.

The local McDonald's in Copaco Shopping Center recently reopened after an extensive facelift, while just up Cottage Grove Road, the Wendy's restaurant is shut for renovations.

Seabury Home retirement community is undergoing a major expansion for which earlier this year it bonded up to \$80 million to add new independent- and assisted-living units, skilled-nursing beds and an expanded memory-care unit.

Two years ago, another in-town retirement community, Duncaster, launched its \$10 million expansion.

That's not all. New Jersey developer Calamar has submitted plans for a 138-unit apartment community for tenants age 55 and older

at 1136 Blue Hills Ave., in the shadow of First Cathedral. Building cost is pegged between \$14 million and \$18 million.

Those are just the tip of Bloomfield's development iceberg, with the town due to launch in 2017 nearly \$34 million in taxpayer-approved building projects.

Bloomfield Planning Director Jose Giner said the town hired two more building officials this year to keep up with land-use applications. The town generates revenue from building permits and other fees, plus recurring annual income from taxes on the developments.

Just a few months into its 2016-2017 fiscal year, Bloomfield already has doubled the \$300,000 in permit fees it budgeted to collect over 12 months, Giner said. A year earlier, the town also surpassed its permit-fees forecast.

"We permitted \$171 million worth of construction just in the last fiscal year," Giner said. "That doesn't include the apartments behind Town Hall. That was more than the last six years combined."

Behind Town Hall, a half-dozen single-family houses on six acres between Bloomfield and Jerome avenues were razed and ground broken in August for a 215-unit luxury apartment community presently known as 700 Bloomfield Ave.

Citizens Bank recently issued a \$33.75 million construction loan for the project to Fairfield developer Post Road Residential and partner Carlyle Realty Partners VII L.P. When ready for occupancy by early 2018, rents for one-, two-, and three-bedroom units will average about 900 square feet and rent for \$1,400 monthly.

Meantime, First Cathedral, one of the region's largest African-American churches, is

pursuing a development of its own — 60 units of senior housing near the intersection of Blue Hills Avenue and Cottage Grove Road.

Favorable land-use

Bloomfield, through Sept. 30, leads surveyed Connecticut cities and towns in housing permits, mostly for apartments, with 403 issued vs. 14 granted from January to September 2015, according to the state Department of Economic and Community Development. Fairfield is the next closest, with 227 permits issued in the first nine months of this year, followed by Simsbury, with 224.

Bloomfield's current property tax rate of 36.65 mills, or \$36.65 for every \$1,000 of assessed value, compares favorably to neighboring communities, such as West Hartford's 39.51 mills, Simsbury's 37.12 mills, and Windsor's 31.52 mills. Bloomfield, Simsbury and Windsor also have separate fire-district tax assessments.

Griffin Industrial LLC, a major commercial landlord with buildings and undeveloped acreage in Bloomfield, singled out the town's transparent land-use review process and sound economic-development blueprint as contributors to its development explosion.

"Commercial users need certainty with respect to [land-use policies] in order to select a site, as their decision directs millions of dollars of their capital going forward," said Griffin Industrial Senior Vice President Tim Lescalleet. "Therefore, they need to have confidence in the municipality where the site is located."

George Hermann, president of Windsor Federal Savings, which has branches in the town, said Bloomfield has several things going for it right now.

"Bloomfield is a fair, easy and reasonable place to do business," Hermann said. "Bloomfield taxes are fair. We have a much improved school system that has developed a strong reputation. Commercial developers recognize this, and they find that the permitting process is straightforward."

Challenges do exist

Not all is rosy. Ace Hardware, in the Amazing Plaza on Park Avenue, is shutting doors after 18 months, citing weak sales traffic. The store is less than 5 miles from The Home Depot and Lowe's Home Improvement center, both in the heavily-trafficked Cottage Grove Road commercial corridor.

Landlord Matthew Levy, owner of Amazing and its companion Northeast Plaza, located about two blocks away on Park Avenue, declined to talk about Ace's exit. But he welcomed the prospect of more residents in town.

"Happy to see it," Levy said. "It's good for all the businesses."

Farther along Park Avenue, in the town's center, the Wintonbury Mall, which several years ago landed in foreclosure, still has empty retail spaces adjacent to a handful of restaurants, shops and a movie theater.

The mall, home to Carbone's Kitchen, which is preparing to open a second location in Rocky Hill, and the town green are within walking distance of the apartments going up on Bloomfield/Jerome avenues.

Town Manager Philip Schenck said the mall, an anchor in downtown Bloomfield, has a new owner who has stabilized it. An urgent-care facility will soon occupy space there.

The risk also exists that Bloomfield will

Bloomfield's Key Economic Performance Metrics

	2015
Average Wages	\$82,094
Number of Biz Establishments	835
Unemployment Rate	6.3%
Average Employment	19,582

SOURCE: CT DEPT. OF LABOR

Largest Number of CT Housing Permits Issued in 2016 (through September)

Municipality	Housing Permits Issued
Bloomfield	403
Fairfield	227
Simsbury	224
Norwalk	190
New Haven	133
Milford	130
Greenwich	103
Stafford	83

SOURCE: STATE DEPARTMENT OF ECONOMIC AND COMMUNITY DEVELOPMENT

wind up overbuilt with apartments. Before this latest round of development, the town's youngest apartment communities were the 78-unit Mallory Ridge that opened in 2014, and 246-unit The Hawthorne At Gillette Ridge, that bowed in 2004, next door to Cigna's corporate campus.

The town also is home to The 600, a 161-unit '70s-era luxury apartment community at 600 Cottage Grove Road, that for many years housed young executives/professionals working for Cigna predecessor, Connecticut General Insurance Co. and Aetna. Today, The 600's tenants include a number of students attending nearby University of Hartford and University of St. Joseph.

Bloomfield has benefitted, Schenck said, from both good planning and good timing with the economy. The town, too, has offered property-tax abatements in some cases to promote development, he said.

"The town has reached a point where people recognize the values in Bloomfield," Schenck said.

Residents have approved, he said, an \$11.6 million renovation-expansion of the town's public works garage, and a \$22.3 million replacement of its human-services center housed in a former junior high school on Park Avenue. Work on both will begin next summer, Schenck said.

Repaving, too, is set to start next year, he said, on Woodland Avenue, a heavily-traveled east-west connector between Wintonbury Avenue and Blue Hills Avenue Extension. The town also has collected some \$2 million in state/federal grants to begin work next spring on a leg of the East Coast Greenway, stretching from Tariffville Road to Day Hill Road.





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Hospital; Medical Director, Medical Aid to Haiti
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Data center aims to put CT on map

proposed in the plan.

The Hardware City's state legislative delegation said the potential \$500 million investment could help revitalize an economically depressed area of the city.

The project could create average incremental employment of nearly 1,000 jobs over a four-year period, according to an analysis by UConn economist Fred Carstensen, which was done on behalf of Stanley's development partner Thunderbird CHP. The Farmington-based developer has secured rights to a long-term lease of roughly half of Stanley's New Britain campus. The project would also mean more tax revenue for New Britain and help secure Stanley's presence in the city.

Thunderbird likens the proposed data center to one in Holyoke, Mass., that opened in 2012. MIT, Harvard and other major institutions that helped fund the Massachusetts Green High Performance Computing Center (MGHPCC) send data there to perform complex calculations used in bioscience and other modern research.

But just as the public is learning of Stanley's plans, developers have run into a roadblock. The project has not been selected to participate in a major state-run procurement of clean and renewable power. The New Britain technology park was one of 100 bids submitted to the Department of Energy and Environmental Protection (DEEP) as part of an RFP seeking projects — between two and 20 megawatts — to sign long-term contracts to sell power to Connecticut utilities.

A winning bid could have allowed the developers to secure a contract to sell the project's fuel-cell power to Eversource, providing an annual revenue stream that would make the Stanley redevelopment more financially viable. The energy revenues could have totaled \$4 million a year, according to Carstensen's analysis.

As of Nov. 17, DEEP had not yet publicly released its list of winning bidders, but Thunderbird official Mark Wick confirmed that the New Britain project was not chosen.

Wick said Stanley and its partners are already evaluating other alternatives to make the project a reality.

"We are actively exploring other opportunities to move this project forward," Wick said. "The demand for data centers, as well as reliable and renewable sources of energy to power them, will continue to increase significantly in the years ahead."

A rear view of the Stanley Works building at the corner of Myrtle and Curtis streets, where the company and its partners want to build a data center, as part of a larger tech park.



HBJ PHOTO | MATT PILON

Wick said the project "continues to generate strong private-sector interest."

He said Thunderbird is in talks with "several world-class providers" to operate the data center, which would be located in a vacant seven-story building at the intersection of Myrtle and Curtis streets. Meanwhile, the fuel cells would be located behind that building.

Former Mayor Timothy Stewart, now president of the New Britain Chamber of Commerce, has been in the loop on the planning process for years. Stewart said last week that the RFP result is a disappointment for the city, but expressed confidence the developers will find a way to make the project a reality.

"It's a bump in the road for them, but it would have been a nice validation of their plan to be funded through this RFP," Stewart said.

He said the proposed project "has a lot of positive potential for that underutilized site."

Mayor Erin Stewart said the Myrtle Street corridor has long been on the city's targeted areas for redevelopment, and that Stanley

has been working toward that goal.

"Our biggest thing about this project is the adaptive reuse of those buildings," said Erin Stewart. "It's a huge corridor of this industrial wasteland."

Despite the RFP results, Stewart said she is hopeful that Stanley and its partners can secure financing commitments from investors soon.

As proposed, the tech park would be built in phases. Fuel cells would come first, followed by the buildout of the data center. Under the bid, Doosan had committed to completing delivery of the miniature power plants by the third quarter of 2018. Renovating additional buildings for potential commercial tenants would come at a later, yet-to-be-determined date.

Job creation, retention

Besides boosting New Britain's tax base, officials say the project is also important for its potential to secure jobs in the city.

A number of Stanley's older buildings are

underutilized, which could incentivize the company to move or consolidate operations, either in New Britain or elsewhere, according to Carstensen's report.

Stanley announced in August that it would move 200 jobs from New Britain to Southington.

The company did not respond to questions for this story, including whether it concurs with Carstensen about the potential impacts of utilizing its properties more efficiently.

In an Oct. 25 letter to DEEP, state Sen. Terry Gerratana (D-New Britain) and her five fellow delegation members highlighted the economic impacts of the proposed project, appealing to DEEP to "carefully evaluate the economic development potential."

Gerratana said she was disappointed the project hadn't been selected as part of the RFP process. She said she has stayed informed about the project because of how important Stanley is to the city's economy.

"Of course we want to keep Stanley around," Gerratana said. "They're a Fortune 500."

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MOVERS & SHAKERS



Sarah Morin



Rob Grubka



Ann Duke



James D. Utterback



Walter Harrison



Amanda Johnson

Cronin and Co. adds to media and analytics team

Glastonbury-based marketing communications agency Cronin and Co. LLC has hired **Sarah Morin** as a media and analytics associate. She previously worked for Bluespire Senior Living.

Voya Financial appoints employee benefits president

Voya Financial Inc. announced that **Rob Grubka** has been named president of employee benefits, reporting to Alain Karaoglan, Voya's chief operating officer. He will also serve on Voya's operating committee, collaborating on overall business strategy and key corporate initiatives.

Grubka, based in Windsor, has served as chief risk officer for retirement and annuities since joining Voya in 2015. Prior to that, he was with Lincoln Financial for 14 years, where he held several leadership roles, most recently serving as president of group protection.

The Residence at South Windsor Farms gets new sales, marketing director

LCB Senior Living LLC, owner and operator of The Residence at South Windsor Farms in South Windsor, which offers independent, assisted and reflections memory-care options for local seniors, has selected **Ann Duke** as the community's sales and marketing director.

Duke has nearly 30 years of sales experience within

the elder-care industry and has held positions as a sales director for several different elder-care institutions since 2000.

Coastal Carriers of CT president to chair state trade group

John Pruchnicki, president of Coastal Carriers of Connecticut, was recently elected as the next chairman of the board of the Motor Transport Association of Connecticut (MTAC), effective Jan. 1.

Pruchnicki will hold the position at MTAC, a state-wide trade association representing more than 650 member companies that operate commercial motor vehicles in and through Connecticut, for two years.

Horton search firm names managing director

Horton International-North America, a principal partner of Horton Group International Ltd., a global retained executive search and advisory firm, said **James D. Utterback** has joined the West Hartford company as managing director in the firm's healthcare and life-sciences practice. He will focus within the healthcare information technology and services sectors.

Throughout his 30-year career in operating CEO roles, human capital and executive search, Utterback has accumulated leadership experience in sectors that include diagnostic imaging, healthcare technology, pharmaceuticals, hospitals, medical devices and wearables, as well as private-equity consulting.

He has worked and lived in the United States, Europe, Africa and India and has run New York Stock Exchange-traded and startup organizations and joins Horton International from another executive search firm, where he completed numerous executive search assignments.

Uhart's Harrison named to Newman's Own Foundation advisory board

Newman's Own Foundation, established by Paul Newman to use the profits and royalties from the sale of Newman's Own products to support charitable causes, has appointed University of Hartford President **Walter Harrison** to its advisory board.

Before joining the University of Hartford in 1998, Harrison was vice president for university relations and secretary for the University of Michigan.

Phase Zero Design promotes interior designer to project manager

Phase Zero Design, a national architecture, interior design and planning services firm, announced the promotion of interior designer **Amanda Johnson** to project manager in its Simsbury office.

Johnson has been with Phase Zero for three years and leads its team for the Foot Locker account.

Johnson started her career at Spec's Design Group, based in Springfield, where she ran the McDonald's refresh program while also working on retail rollout programs for Barnes & Noble College Bookstores, Nine West, Jones New York, Easy Spirit and Kasper.

CT Bankers Association announces 2016-17 chairman, other officers

The Connecticut Bankers Association has named **B. Michael Rauh** its 2016-17 chairman. Rauh is president and CEO of Chelsea Groton Bank in Groton, a position he's held since 2010. Before that, he spent 19 years with Washington Trust Co.

Officers' terms end in Nov. 2017. Others elected include: first vice chairman, **Michael J. Casparino**, president, northern Connecticut, People's United Bank, Bridgeport; second vice chairman, **Stephen L. Lewis**, president and CEO, Thomaston Savings Bank; past chairman, **Richard J. Cantele Jr.**, president and CEO, Salisbury Bank & Trust; and president and CEO, **Lindsey R. Pinkham**, president and CEO, Connecticut Bankers Association.

CT Convention & Sports Bureau elects new board members

The Connecticut Convention & Sports Bureau (CTCSB) has elected **John A. O'Toole** as assistant treasurer of its board of directors, and added Connecticut state **Sen. Paul Formica** and **Andrew Wolf** as the bureau's newest board members.

O'Toole is leader of community relations and economic development for Eversource.

Formica has been the senator for southeastern Connecticut's 20th Senate District since 2015, representing the residents of Bozrah, East Lyme, a portion of Montville, New London, Old Lyme, a portion of Old Saybrook, Salem and Waterford.

Wolf is director of the city of New Haven's Department of Arts, Culture and Tourism.

Hartford Parking Authority gets new director of operations

Kenya Smith recently accepted a position at the Hartford Parking Authority as director of operations/associate director.

Smith's work experience includes program coordinator for the town of South Windsor and assistant to the tax collector in the town of Windsor.

TOWN PROFILE

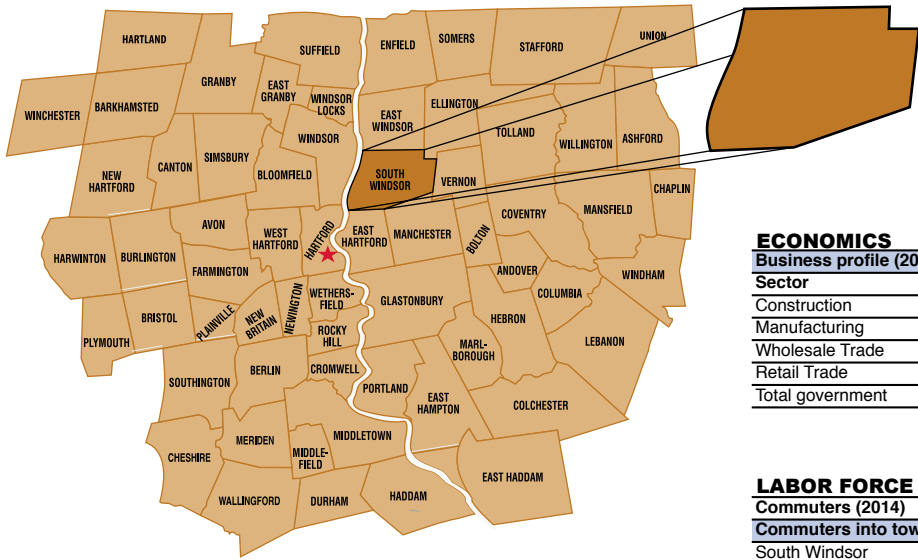
Land area (sq. miles)	28.0
Pop./sq. mile (2010)	919
Median age (2010-14)	43
Households (2010-14)	9,606
Median HH Inc. (2010-14)	\$94,217

Population (2010-14)	
2000	24,412
2010	25,709
2014	25,795
2020	26,172

Race/Ethnicity (2010-14)	
White	20,085
Black	1,328
Asian Pacific	2,650
Native American	47
Other/Multi-race	761
Hispanic	1,436

HOUSING	
Housing stock (2010-14)	
Existing units (total)	10,074
% single unit	74.0%
New permits auth. (2015)	43
as % existing units	0.40%
Demolitions (2015)	2
Residential sales (2013)	280
Median price	\$272,100

Top 5 Employers	
Macy's	
DST Output	
Electro-Methods Inc	
Clear Edge Power	
Rockville Financial Inc	



Educational attainment (2010-14)			
Persons age 25 or older		Town %	State %
High school graduate	3,827	21%	28%
Associate's Degree	1,455	8%	7%
Bachelor's or more	9,145	51%	37%

GOVERNMENT	
Government form	Council-Manager
Total revenue (2014)	\$110,615,994
Per capita tax (2014)	\$3,341
as % of state average	123.8%
Total expenditures (2014)	\$109,559,718
Total indebtedness (2014)	\$61,644,876
as % of expenditures	56.3%
per capita	\$2,387
as % of state average	103.0%
Annual debt service (2014)	\$5,598,435
as % of expenditures	5.1%
Equalized net grand list (2014)	\$3,525,312,497
per capita	\$136,518
as % of state average	94%

SOUTH WINDSOR

Town Hall: 1540 Sullivan Avenue,
South Windsor, CT 06074
(860) 644-2511

ECONOMICS		
Business profile (2014)		
Sector	Units	Employment
Construction	108	814
Manufacturing	89	2,757
Wholesale Trade	122	1,164
Retail Trade	107	1,390
Total government	21	1,173

LABOR FORCE		
Commuters (2014)		
Commuters into town from:		
South Windsor	1,684	Vernon 638
Manchester	982	Enfield 508
East Hartford	836	Ellington 386
Hartford	671	

Labor Force (Residence)		13,869
Employed		13,153
Unemployed		716
Unemployment Rate		5.2%

Place of Work (2014)		
# of units		954
Total Employment		12,661
Manufacturing Employment		2,757

TOP 5 GRAND LIST		
Company	Amount	% of Net
Connecticut Light & Power	\$59.8M	2.30%
Evergreen Walk Lifestyle Ctr	\$30.7M	1.20%
FedEx Ground Package	\$15.7M	0.60%
Federated Retail Holdings (Macy's Warehouse)	\$14.6M	0.50%
DST Realty	\$14.4M	0.50%

NONPROFIT PROFILE
Greater Hartford Legal Aid

999 Asylum Ave., Hartford | www.GHLA.org

MISSION

To achieve equal justice for poor people, to work with clients to promote social justice, and to address the effects and root causes of poverty.

TOP EXECUTIVE
Jamey Bell, Executive Director

SERVICES

Provides free legal representation for people living in poverty.

FY 2015 SUMMARY

	2014	2015
Total Employees	40	37
Total Assets	\$4,046,818	\$4,232,851
Total Liabilities	\$299,057	\$444,769

REVENUES

Contributions & Grants	\$4,253,570	\$4,413,110
Program Service Revenue	\$1,300	\$15,223
Investment Income	\$10,904	\$12,889
Other	\$0	\$0
TOTAL	\$4,265,774	\$4,441,222

EXPENSES

Grants	\$0	\$0
Member Benefits	0	\$0
Salaries/Employee Benefits	\$3,465,763	\$3,629,575
Fundraising Fees	\$0	\$0
Other	\$837,422	\$754,375
TOTAL	\$4,303,185	\$4,383,950
MARGIN	\$(37,411)	\$57,272

TOP PAID EXECUTIVES (FY 2015)

	Base Salary	Total Compensation & Benefits
Jamey Bell , Exec. Dir.	\$134,582	\$156,868
Jill Davies , Dep. Dir.	\$124,216	\$143,490
Susan Garten , Managing Atty.	\$115,416	\$145,458

SOURCE: GUIDESTAR IRS 990 TAX FORM



Hartford Hospital's new Bone & Joint Institute.

Hartford HealthCare last week unveiled its new **\$150 million** Bone & Joint Institute at Hartford Hospital, which opens Dec. 19.

The orthopedic center and ambulatory surgical center put all the hospital system's orthopedic and musculoskeletal treatments under one roof. The facility has five floors and 10 operating and ambulatory surgery rooms, and an Olympic training facility.

The ribbon-cutting ceremony — with its theme, "The Innovation of Motion" — highlighted the future of orthopedic care.

The facility, with orthopedic design themes inside and out, has two distinct parts, Hartford HealthCare said.

The 130,000-square-foot hospital features an inpatient building with 48 private inpatients rooms, with capacity to expand to 60; eight operating rooms; outpatient rehabilitation and wellness areas; easy access to diagnostic and other services.

Connected via a skywalk is a 75,000-square-foot outpatient surgery center and medical facility with three outpatient surgery rooms; offices for orthopedics, rheumatology and musculoskeletal specialty care; and an auditorium for conferences that can double as a classroom with live surgical procedures and

learning opportunities for staff.

The center is designed to include unique spaces for physical rehabilitation, training and education; a motion lab; a healthy eating demonstration kitchen and meeting space to accommodate a wide range of support groups; and community education offerings aimed at helping keep people healthy before, during and after surgery.

"The Bone and Joint Institute is a game-changer for patients, for Hartford and for our state," said Jeffrey Flaks, Hartford HealthCare's president and COO. "There is nothing like it in the region, and there are only a few facilities like it anywhere in the country. It will transform care as we know it, and clearly differentiate Hartford HealthCare as the destination for orthopedic care in New England — and, we believe, beyond."

The Partnership for Strong Communities has been awarded a three-year **\$210,000** grant from the **Hartford Foundation for Public Giving** to help end homelessness.

The grant will support the Coordinated Access Network, which works to streamline and standardize the services of homeless providers, ensuring one point of access for those in need.

Berkshire Bank Foundation has awarded **\$20,950** in grants and pledges to local nonprofit organizations in Connecticut during its third quarter grants cycle.

The organizations that will receive funding include: Nutmeg Big Brothers Big Sisters; University of St. Joseph; Connecticut Historical Society; and The Bridge Family Center.

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apartment building in Ridgefield, CT

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- Charity Concert, 8 pm
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Join Javier for a great night out as he steps on the Infinity Hall stage in a benefit concert for The First Tee of Connecticut. You'll hear firsthand why this proud father of First Tee participants is known as one of the best acoustic soul artists around today.

EDITORIAL

Time to extend an olive branch to Trump

Gov. Dannel P. Malloy and Connecticut's Congressional delegation are likely still getting over their Election Day hangover, in which their candidate, Hillary Clinton, lost in a stunning upset to the bombastic and temperamental President-Elect Donald Trump.

For Malloy, who is unpopular at home and was for a time rumored to be in the running for a job in the Clinton administration, the election results were particularly disheartening.

But it's time for the governor and Connecticut's Democratic U.S. senators and representatives to put the hard feelings aside and begin to extend an olive branch to the Trump administration.

Showing a willingness of bipartisanship to a new president is the right thing to do, but more importantly Connecticut's top political brass must work across the aisle — now that Republicans control the legislative and executive branches — to ensure the state receives at least its fair share of federal funding.

Connecticut remains mired in a deep fiscal crisis, so every federal dollar the state secures could mean one less cut to services, or reduce the threat of further tax hikes. The state receives billions of dollars from the federal government each year (according to a 2012 Legislative Program Review and Investigations Committee report, Connecticut received \$7.7 billion in federal grants for state and local governments in fiscal 2010, which placed it 18th among all states on a per-capita basis), and with the GOP now controlling those purse strings, efforts to build relationships across the aisle will be as important as ever.

Under President Obama, Connecticut had a friend in the Oval Office. In fact, Obama and Malloy, who chairs the Democratic Governors Association, were said to be close allies. Those dynamics obviously will change.

The stakes will become even higher in the years ahead as Connecticut looks for billions of dollars in federal funds to help pay for major infrastructure projects, including the remake of the I-84 Hartford viaduct. Rep. John Larson's vision to create a \$10 billion tunnel system through Hartford will be nothing more than a pipe dream without support from a Trump administration.

Fortunately, Trump has signaled a desire to back a major U.S. infrastructure investment, so this is one area where common ground can be hatched.

Trump's desire to bolster the military — which could provide more funding to the likes of Pratt and Whitney, Sikorsky and other manufacturers that feed off the nation's military-industrial complex — could also benefit the state, but if Connecticut is going to get its fair share of the pie, relationships must start to be built now.

So far, there are some signs bipartisanship efforts will be made. In a press conference last week, U.S. Sens. Richard Blumenthal and Chris Murphy said they will give Trump a chance to lead and even listed several areas by which they could work together. Of course, that goodwill didn't last long, after both senators and the rest of Connecticut's delegation put out press releases raising alarms about Trump's choice of Stephen Bannon, whose right-wing website Breitbart has been accused of peddling racist and misogynist comments, as a chief strategist.

That demonstrates the tight rope Blumenthal and company will have to walk with Trump, who we hope will conduct himself in a more statesman-like manner now that he is set to become leader of the free world.

And, to be clear, we aren't saying federal funds will be the answer to Connecticut's fiscal woes. Malloy and state legislators have plenty of work to do restructuring state government to make it more affordable for taxpayers, but any extra help we can get in the meantime would be a plus. ■

OTHER VOICES

Leading the change, changing the lead

By Nancy Wheeler

Charles Darwin once stated, "It's not the fastest or strongest that survive. It's the ones most adaptive to change." While the well-known naturalist and scientist was referencing species in the woods, his profound words reflect yet another evolving environment: The world of leadership.

Consider the last time you had a conflict within your organization. It is likely that at some point during this disruption, communication may have been at issue; either the way it was delivered or how it was received. The mark of a true leader is to foster an environment where effective communication is weaved into the very fabric of organizational culture.

Leadership is not about whom, but how. In other words, it is not the person delivering the message or direction for the organization, but how that message is delivered, and, more importantly, how it is received. True leaders do not create followers, but instead they create more leaders, and the core of this is through open, honest and engaging communication through all levels within the organization.

A good leader understands that the strength and effectiveness of an organization lies in its many parts that come together with a sense of shared ownership, thus creating an environment where goals are met and morale is strong.

Today more than ever, most work settings are in a constant state of transition. Changes and disruptions take place every day in the work place, and the most effective leaders are the ones who can navigate change, while motivating and inspiring.

Changes for the better within an organization — new leadership, upgraded technology, leaner operations — are often extremely uncomfortable for employees, but it is the leaders within these organizations who must navigate through these bumps in the road while remaining steady and continuing to accomplish key strategic goals and objectives. The best leaders never waver from their vision, hard work and leveraging opportunities that move

toward sustainable change for generations.

Finally, diversity offers a competitive advantage for all organizations. An effective leader embraces diversity — diversity of gender, age, ideas and culture — which creates a melting pot of input from employees. Not all ideas come to fruition, but the organization feels engaged in the process of success, and employees feel a sense of ownership and accountability that allows them to shine within their role. It is a win-win for everyone.

Times are changing in our business world. We see it every day. New technology disrupts organizations, often taking one step backwards to take multiple steps towards utopia. Some of our workforce is aging out into retirement, taking with them generations of ideas on leadership and success, while fresh, new faces begin to enter decision-making roles with different perspectives and strategies.

The trend of change appears to be permanent. Economic ups and downs make decisions even more impactful, constant changes to the political landscape influence the way we do business on a day-to-day basis, and organizational structures are evolving to increase revenue streams and build brands.

Zappos, the online shoe and clothing shop, has gone so far as to create a holacratic organization, with no titles, no managers and no hierarchy. Everyone is empowered to be a leader.

There are different styles and approaches to being an effective leader. For me, it has always been about working hard, being a team player and taking risks. That has led me to where I am today.

But whatever the approach, everyone must be responsible for her and his own work and accountable to each other and the team. In that way, everyone can be a leader.

Join the MetroHartford Alliance Nov. 29 for its annual Rising Star Breakfast in partnership with The Hartford. This year's theme is "Leading the Change: Changing the Lead," which will feature a panel discussion with three prominent leaders, each of whom will address leadership strategies, working in an environment with change and disruptors, and looking ahead to the future of leadership and innovation. For more information and to register, visit www.metrohartford.com. ■

Nancy Wheeler is the senior vice president and executive director of investor relations at the MetroHartford Alliance.



Nancy Wheeler

► **Leadership is not about whom, but how. In other words, it is not the person delivering the message or direction for the organization, but how that message is delivered, and, more importantly, how it is received.**

HARTFORDBUSINESS.COM POLL

Will a Trump presidency help or hurt CT's ability to attract federal funding?

- ☐ Help
- ☐ Hurt
- ☐ No change

To vote, go online to HartfordBusiness.com.

Last week's poll results:
After last week's state and U.S. elections, are you optimistic or pessimistic about the future?

58.5% Optimistic
29.8% Pessimistic
11.7% Uncertain



Send Us Your Letters

The Hartford Business Journal welcomes letters to the editor and guest commentaries for our opinion pages. Electronic submissions are preferred and welcome at: editor@HartfordBusiness.com.

Seven things successful leaders do outside the office

By Andy Singer

Being a successful leader can be challenging and stressful at times. To obtain a high level of success, you have to be willing to go the extra mile and this includes time away from the office, such as weeknights and weekends. Successful leaders understand that some of their time outside of the office needs to be focused on activities that will support their ability to be efficient and effective. Here are seven things successful leaders do outside the office:

1. Plan for the coming week:

Success generally does not just happen; you have to make it happen. This requires planning and execution. By definition, planning should start in advance. One great way to get a jump on your week is to take some time on Sunday night to review your calendar and "to-do list." This way the coming week's activities are fresh in your mind. This will greatly increase your probability of



Andy Singer

successful execution and enhance your time-management skills.

2. Work out: One of the best ways of assuring you have a sharp mind is to work out your body. A solid work out will clear your mind and provide powerful chemical changes in your body that enhance your mood and ability to execute. Another benefit is that creative ideas often occur when your mind is clear of your normal work distractions. Time spent in activities such as running or biking, can provide these powerful moments.

3. Read: Reading and staying abreast of your industry, technology and world events are critical to enhance your success as a leader. Study after study has shown that CEOs read significantly more than the average person.

By reading and expanding your knowledge, you are better informed and prepared to make decisions. Weekends and certain weeknights can be an ideal time to read. I typically start each day by getting up early and reading the Wall Street Journal. Then on the weekends I'll read business and technology books and other material.

4. Enjoy some downtime: Successful leaders understand that you need to recharge on occasion. The weekend is a great time to work on a hobby, or spend time

► Reading and staying abreast of your industry, technology and world events are critical to enhance your success as a leader.

with your family. Be sure you take at least a few hours a week to shut off your phone and stay away from email.

5. Build relationships: Successful leaders understand the value and power of an extended network. Networking skills are critical and yours need to be exceptional. You must strive to build relationships both internally and externally to your organization.

Time outside the office is ideal for building these external networks. This can be done at various places such as houses of worship, clubs and other organizations.

6. Mentor others: Once you become a leader, it's important to think about those who helped you along the way. You certainly had mentors who provided guidance as you moved up in your career. One of the best ways you can honor those mentors, is to "pay it forward" and be a mentor to others.

True leaders understand how they can impact others and strive to mentor and grow

the people in their organization and others in their life. The greatest leaders I have worked for over the years are still mentors to this day. Successful leaders teach, motivate and mentor those around them.

7. Give back: If you have been fortunate enough to achieve success in your career and financially, it's important to give back to society. Not only is it rewarding to give back, it's the right thing to do.

I have always felt it's important to assure some of your giving back takes the form of helping your local community.

To be successful, you must be effective and efficient. By using your time wisely, focused on the right activities outside the office, you can be extremely efficient and thus more effective. ■

Andy Singer is the president of Singer Executive Development, a professional training and development company.

BIZ BOOKS

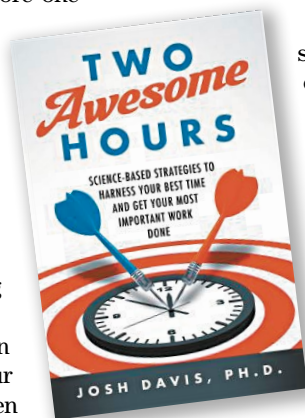
Science-based strategies for a more productive workday

"Two Awesome Hours: Science-Based Strategies to Harness Your Best Time and Get Your Most Important Work Done" by Josh Davis (HarperOne, \$25.99).

Davis recognizes that packing more into an already packed day by not taking breaks and working longer hours creates the human version of the economic "law of diminishing returns." The more one packs in, the more one feels overwhelmed and stressed; both feelings quash productivity and lead to burnout. While his goal of creating at least two awesome hours of productivity each day involves five integrated steps, the first two really make you think about what you're doing and how you do it.

1. "Recognize your decision points." and 2. "Manage your mental energy." All too often we run on autopilot because of pre-programmed workdays (e.g. to-do lists, meetings, phone calls, email, etc.). The same-old, same-old becomes a drone-like, no thought routine where you move from one task to the next task on the list.

Davis' advice: Identify decision points and control what you can. When you complete something, think about "what matters" before diving into "what's next." Deciding what matters depends upon what you've just completed. If the task was mentally exhausting, choosing another such task may not be the productive choice — even though it's "what's next" on the to-do list.



Example: Your workout schedule includes running eight, 100-meter dashes each day. If you ran them consecutively, you'd be exhausted — and the time for each dash would be worse. If you ran one each hour, your body would have time to recover and times would be consistent.

The brain, like a muscle, needs time to recover. Alternating the types of tasks provides recovery

time and boosts overall productivity.

The bottom line: There's a huge difference between busyness and progress. Use decision points to make choices on your path to productivity.

...
"The Young Entrepreneur's Guide to Starting and Running a Business" by Steve Mariotti with Debra Desalvo (Crown Business, \$25).

Mariotti, the founder of the Network for Teaching Entrepreneurship, offers been-there-done-that advice to wannabe entrepreneurs. While he targets youth, wannabe



Jim Pawlak

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entrepreneurs of any age will find the information and advice helpful.

"Think like an entrepreneur" tops his advice list. Business opportunities marry opportunity with passion and skill for something. An opportunity differs from an idea in four ways:

1. It fills an unmet need and/or solves a problem for customers. The smaller the need or problem, the less likely you can create a successful business.

Even though you think your idea is new or different, other people and businesses may have thought of the same thing. Use internet search capability and your social media contacts to do your homework.

2. It will work in the current business environment. Change and competition are constants. One-trick ponies can't maintain a competitive edge unless they can consistently deliver more value faster and cheaper.

3. It can be brought to market quickly. The longer it takes to ramp

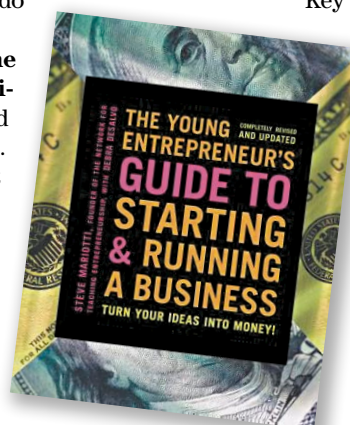
up, the greater the likelihood it'll be old news — especially where tech is involved.

4 You have the resources to make it happen. This doesn't just deal with your specific product/service skill. Starting and running a business requires management skills, too. You have to manage money, sales, an operating infrastructure (including HR, accounting and legal), and maintain knowledge of the target market.

Note that "manage" doesn't mean doing everything yourself. As the business grows, build a team to take the routine activities off your plate so you can concentrate on business-building.

Key takeaway: "Entrepreneurship gives you an opportunity to prove what you can accomplish." Even if you choose to run a business as a money-making hobby, the experience will make you business savvy and financially literate — and help you get ahead in your day job. ■

Jim Pawlak is a nationally syndicated book reviewer.



OF NOTE



David Bordonaro

MCLEAN PRESIDENT RECEIVES MERIT AWARD

David Bordonaro, president of Simsbury senior-living community McLean, was recognized with the Rick Wallace Award of Merit by LeadingAge Connecticut. Bordonaro has served as past president of LeadingAge Connecticut, in addition to playing an active leadership role on their board of directors for the past 13 years.

...

CRONIN AND COMPANY WINS 23 AWARDS AT ANNUAL AD CLUB AWARD SHOW

Cronin and Company, based in Glastonbury, received 23 awards at the 62nd Annual Ad Club Award Show. Cronin received four gold, seven silver, six bronze and six merit awards. Many clients were recognized, including television spots for Amica Mutual Insurance and Liberty Bank; print work for Stubborn Beauty Brewing Company and UConn; experiential marketing for McDonald's; and a web video for Connecticut's Department of Mental Health and Addiction Services.

...

MONEY MAGAZINE NAMES WEBSTER TOP REGIONAL BANK

MONEY Magazine has named Webster Bank the best bank in New England for 2016-2017. The magazine analyzed the 75 largest brick-and-mortar banks by consumer deposits, based on data from consulting firm Novantas, as well as the online banks and the 50 biggest credit unions.

YMCA RAISES \$140,000 FOR YOUTH, FAMILY, ADULT PROGRAMS



► The YMCA raised over \$140,000 at its recent YMCA Celebrates Champions event, helping to make the YMCA's innovative and life-changing programs and services accessible to youth, families and adults regardless of their ability to pay. Pictured (from left) are: Natalie Zembrzski, director of special events for the YMCA of Greater Hartford; Coach Jim Calhoun; Harold Sparrow, president and CEO of the YMCA of Greater Hartford; and John Byrnes, event chair.

CT OPEN TOURNAMENT RAISES MONEY FOR BREAST CANCER



► The Connecticut Open presented by United Technologies recently donated \$30,320 to the Breast Center at Smilow Cancer Hospital at Yale New Haven. The funds were raised during the 2016 tournament through the "Closer to Free Player Challenge" at the Yale New Haven Health booth. All of the funds raised will go directly to international breast cancer research as part of the Lion Heart Fund. Pictured (from left) are: Abe Lopman, Smilow Cancer Hospital at Yale New Haven; Anne Worcester, United Technologies; Kathleen van Rijn, Lion Heart Fund; Dr. Anees Chagpar, Smilow Cancer Hospital at Yale New Haven; and Vin Petrini, Yale New Haven Health System.

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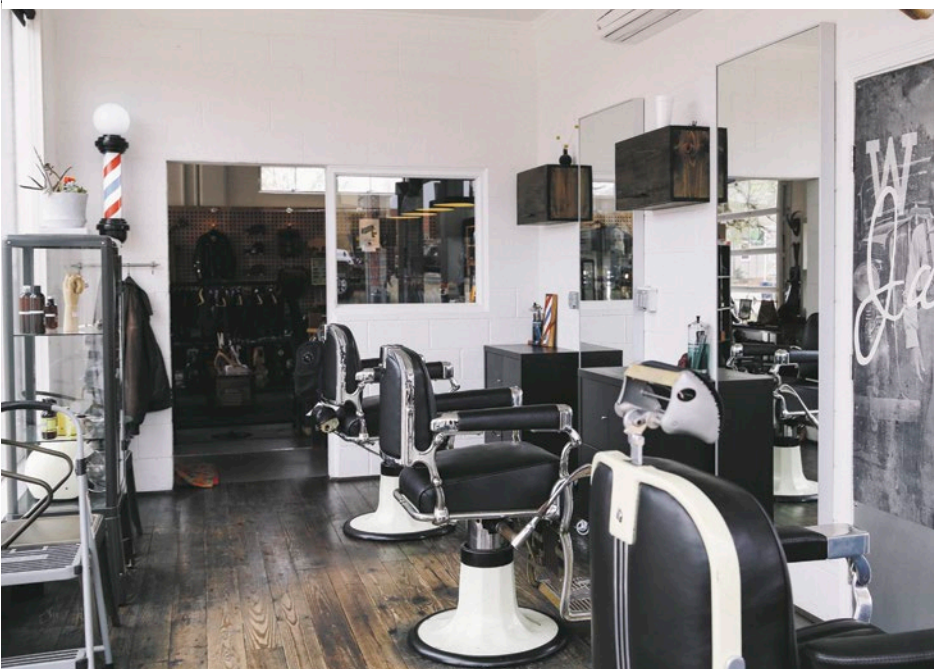
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